

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: BAER, MICHAEL JAMES	§	Case No. 09-74868
BAER, JENNIFER LYNN	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JAMES E. STEVENS, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

United States Bankruptcy Court
211 South Court Street
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30am on 11/03/2010 in Courtroom 115, United States Courthouse, 211 South Court Street Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated: 09/22/2010 By: /s/JAMES E. STEVENS
Trustee

JAMES E. STEVENS
6833 Stalter Drive
Rockford, IL 61108
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In re: BAER, MICHAEL JAMES § Case No. 09-74868
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SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 5,100.90
and approved disbursements of \$ 1,650.26
leaving a balance on hand of ¹ \$ 3,450.64

Claims of secured creditors will be paid as follows:

Claimant	Proposed Payment
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Fees	Expenses
Trustee JAMES E. STEVENS	\$ 1,053.98	\$
Attorney for trustee BARRICK, SWITZER LAW FIRM	\$ 1,419.00	\$
Appraiser	\$	\$
Auctioneer	\$	\$
Accountant	\$	\$
Special Attorney for trustee	\$	\$
Charges, U.S. Bankruptcy Court	\$	\$
Fees, United States Trustee	\$	\$
Other	\$	\$

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Fees	Expenses
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¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

<i>Attorney for debtor</i>	_____	\$ _____	\$ _____
<i>Attorney for</i>	_____	\$ _____	\$ _____
<i>Accountant for</i>	_____	\$ _____	\$ _____
<i>Appraiser for</i>	_____	\$ _____	\$ _____
<i>Other</i>	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 62,032.63 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 1.6 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>3</u>	PYOD LLC its successors and assigns as assignee of	\$ <u>27,641.62</u>	\$ <u>435.65</u>
<u>4</u>	CAPITAL ONE BANK (USA), N.A.	\$ <u>7,560.33</u>	\$ <u>119.16</u>
<u>5</u>	OPHRYS, LLC	\$ <u>6,129.97</u>	\$ <u>96.61</u>
<u>6</u>	Wells Fargo Bank NA	\$ <u>4,584.54</u>	\$ <u>72.25</u>
<u>7</u>	Wells Fargo Bank NA	\$ <u>1,755.88</u>	\$ <u>27.67</u>
<u>8</u>	Chase Bank USA, N.A.	\$ <u>1,513.95</u>	\$ <u>23.86</u>
<u>9</u>	Chase Bank USA, N.A.	\$ <u>2,904.53</u>	\$ <u>45.78</u>
<u>10</u>	GE Money Bank dba DISCOUNT TIRE/GEMB	\$ <u>822.42</u>	\$ <u>12.96</u>
<u>11</u>	CitiFinancial Inc	\$ <u>3,602.74</u>	\$ <u>56.78</u>
<u>12</u>	GE Money Bank dba PAYPAL PLUS CREDIT	\$ <u>1,423.46</u>	\$ <u>22.43</u>
	GE Money Bank dba		

<u>13</u>	JCPENNEY CREDIT SERVICES	\$ <u>2,381.96</u>	\$ <u>37.54</u>
<u>14</u>	Fia Card Services, NA/Bank of America	\$ <u>1,711.23</u>	\$ <u>26.97</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/JAMES E. STEVENS

Trustee

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STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.